



September 21, 2022

**IMPORTANT NOTICE:**  
 REFER TO TRACKING NUMBER  
**469282**  
 IN ALL FUTURE CORRESPONDENCE

STEVEN R BROWN  
 211 GRANT AVE RM 203A  
 MORGANTOWN, WV 26505

RE: Original Creditor: LYFT INC  
 Current Creditor: TeleCheck Services LLC  
 Reference Number(s) 44-222084425059, 44-222154425062

Dear STEVEN R BROWN,

Your dispute has been received by TRS Recovery Services, Inc. (TRS). However, we will not begin an investigation of your claim at this time because:

1.        This was a duplicative dispute. Your dispute was substantially the same as a dispute previously submitted directly to TRS or through one of the consumer reporting agencies to which TRS furnishes information. TRS previously reinvestigated that dispute and delivered its findings. If you want us to reinvestigate, please provide new, relevant information.

**OR**

2.        Your dispute is from, was prepared by or appeared on a form furnished by a credit repair organization.<sup>1</sup> If you want us to reinvestigate the dispute, please provide the dispute through yourself or someone other than a credit repair org.

**OR**

3.   X   **We lack sufficient information to begin a reinvestigation. In order to reinvestigate, we need, at a minimum, information to authenticate your identity, locate the records at issue and understand the nature of your dispute. To satisfy this requirement, you will need to provide:**

- Details about the dispute that will inform us of the nature of the dispute
- Your Social Security #
- A copy of your driver's license or state-issued ID
- Bank routing/account number for all records at issue

<sup>1</sup> The term "credit repair organization" (A) means any person who uses any instrumentality of interstate commerce or the mail to sell, provide or perform (or represents that such person can or will sell, provide or perform) any service, in return for the payment of money or other valuable consideration, for the express or implied purpose of - (i) improving any consumer's credit record, credit history, or credit rating; or (ii) providing advice or assistance to any consumer with regard to any activity or service described in clause (i); and (B) does not include - (i) any nonprofit organization which is exempt from taxation under section 501(c)(3) of Title 26 of the United States Code; (ii) any creditor (as defined in section 1602 of title 15 of the US Code with respect to any consumer, to the extent the creditor is assisting the consumer to restructure any debt owed by the consumer to the creditor; or (iii) any depository institution (as that term is defined in section 1813 of Title 12 of the US Code) or any Federal or State credit union (as those terms are defined in section 1752 of title 12 of the US Code), or any affiliate or subsidiary of such a depository institution or credit union.

FISERV PUBLIC

1600 Terrell Mill Rd., Marietta, GA 30067

Correspondence: P.O. Box 674169, Marietta GA 30006

Call Center Operating Hours: Monday-Friday 8:00 am-5:00 pm ET- 1-800-366-1048

- \_\_\_\_\_ Reference numbers of the debts at issue or, identification of the debts by check number, amount, date and payee  
\_\_\_X\_\_\_ **A TRS Forgery/Identity Theft Declaration (form enclosed) listing all disputed items**  
\_\_\_\_\_ Or A copy of a filed police report detailing the specifics of debts at issue  
\_\_\_\_\_ Or A completed Identity Theft Victim's Complaint and Affidavit form available at [www.ftc.gov](http://www.ftc.gov)  
\_\_\_\_\_ Or Any other documentation you have pertaining to a claim of forgery or ID theft

We also ask that you provide a phone number where you may be reached during business hours if we have questions. You may fax this information to (402) 934-3721. Please contact TRS Recovery Services Inc. , Monday-Friday 8:00 a.m. to 5:00 p.m. CST.

Be assured that information you provide is legally protected from unauthorized disclosure.

Sincerely,

Frankye Odom-Bell  
TRS Recovery Services, Inc.

**This is a communication from a debt collector.**  
**This is an attempt to collect a debt.**  
**Any information obtained will be used for that purpose.**  
**SEE ENCLOSED FOR OTHER IMPORTANT INFORMATION**

**TRS Recovery Services, Inc. is required under certain state laws to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under local, state and federal law.**

**This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. Calls to and from TRS Recovery Services, Inc. may be monitored and recorded.**

**If you have a dispute or inquiry, please write or fax to: TRS Recovery Services, Inc., P.O. Box 674169, Marietta GA 30006. Our facsimile number is 402-916-8140. Alternatively, if you would like to complete the online inquiry or dispute form, please visit our website at [www.trсреcoveryservices.com](http://www.trсреcoveryservices.com).**

**For California Residents:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**For Colorado Residents:** TRS Recovery Services, Inc. has a local Colorado office which is located at 2424 Garden of the Gods Road, Building C, Suite 266, Colorado Springs, CO 80919. The office hours are Monday through Friday from 8:00 a.m. until 5:00 p.m. MT. Payments can be made in person at this location if desired. Payments shall be in the form of a money order or cashier's check. No cash, debit or credit card payments are accepted. TRS can be reached by telephone at 719-623-3577. Please note that this location is for walk-in payments only. Do not send correspondence to this address.

**For Maine Residents:** TRS Recovery Services, Inc.'s hours of operation are Monday through Friday from 8:00 a.m. until 5:00 p.m., ET. TRS can be reached at 1-800-366-1048.

**For Maryland Residents:** The law requires that TRS Recovery Services, Inc. provide consumers with our Nationwide Multistate Licensing System Identifier and a link to their website where our information as a financial services provider can be verified. NMLS Identifier: 920823. Website: [www.NMLSConsumerAccess.org](http://www.NMLSConsumerAccess.org)

**For Massachusetts Residents:** NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF THE REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING THE DEBT COLLECTOR.

This collection agency's hours of operation are Monday through Friday from 8:00 a.m. until 5:00 p.m., ET.

**For New York State Residents:** Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass,

You have the right to request substantiation of a charged-off debt. To request substantiation, please submit a written request to TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006. Please include your reference number. You can also request substantiation of a charged-off debt by calling us at 1-800-366-1048.

**For New York City, New York Residents:** TRS Recovery Services, Inc. is licensed by the New York City Department of Consumer Affairs: License Number 1157511. TRS provides IVR options in Spanish

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as well as Spanish-speaking agents to orally communicate with NYC residents. It does not maintain processes to translate its written communications to NYC residents into a language other than English. However, translations, as well as descriptions of commonly used debt collection terms are available in multiple languages on the website of the New York City Department of Consumer Affairs at [www.nyc.gov/dca](http://www.nyc.gov/dca). If you wish to notify TRS of your preferred language or speak to a live representative, contact TRS Recovery Services, Inc. at 1-888-237-1530 and ask for Tracey Johnson.

**For North Carolina Residents:** TRS Recovery Services, Inc. is licensed by the North Carolina Department of Insurance: Permit Number 582014180.

**For Tennessee Residents:** TRS Recovery Services, Inc. is licensed by the Collection Service Board of the Tennessee Department of Commerce and Insurance.

**For Utah Residents:** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**For Washington Residents:** TRS Recovery Services, Inc.'s local office is located at 50 - 116<sup>th</sup> Ave. SE, Suite 201, Bellevue, WA 98004 (Do not send payments to this address).

**For West Virginia Residents:** TRS Recovery Services, Inc. will relinquish your paper check when the check and returned check fee have been paid-in-full. Please verify the address where the check is to be sent by writing to P.O. Box 674169, Marietta, GA 30006, and include your reference number.

**For Wisconsin Residents:** TRS Recovery Services, Inc. is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).

**For Yonkers, New York Residents:** To speak with a live representative, contact TRS Recovery Services, Inc. at 1-888-237-1530 and ask for Tracey Johnson.

**TRS Forgery/Identity Theft Declaration**

Account Holder First Name <b>STEVEN</b>		Middle Initial <b>R</b>	Account Holder Last Name <b>BROWN</b>	
Current Address (Street, City, State, Zip Code) <b>211 GRANT AVE RM 203A, MORGANTOWN, WV 26505</b>				
Joint Account Holder Last Name			Joint Account Holder First Name	
Home Telephone No.		Daytime Telephone No.		Cell Phone No.
Account Holder & Joint Account Holder ID/Driver's License (#s)			Account Holder & Joint Account Holder Social Security #(s)	
<b>Banking Information</b>		Name of Financial Institution		Is this Account Closed? Yes = Y No = N
		Bank Routing Number Affected		Bank Account Number Affected
Check Series Reported Lost or Stolen			Beginning Check # / End Check #	
<b>Please Include the Following for Forgery or ID Theft</b>				
<b>Check Number</b>	<b>Date</b>	<b>Amount</b>	<b>Made Payable to</b>	
<b>99239863</b>	<b>7/10/2022</b>	<b>\$185.00</b>	<b>LYFT INC</b>	
<b>99969395</b>	<b>7/16/2022</b>	<b>\$185.00</b>	<b>LYFT INC</b>	
<b>Please Provide a Brief Description of the Fraud or ID Theft. Also, please include debt collector's Account Reference #'s,</b>				
<b>44-222084425059, 44-222154425062</b>				

By signing below, I declare: *(please choose the appropriate answer's)*

☐ I did or ☐ did not receive any benefit or value from the proceeds of the check(s) listed

☐ I did or ☐ did not receive any money, goods, services, or other benefit as a result of the events described in this report.

All of the information on and attached to this declaration is true, correct, and complete and made in good faith. I understand that this declaration or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may violate federal, state, or local criminal statutes and may result in a fine, imprisonment, or both.

I declare, under penalty of perjury, that the foregoing is true and correct.

  X  

**Signature of Declarant (if business Account, include Title)**

**Date**   X  

  X  

**Printed Name of Declarant**

(Circle one) I am or I am not willing to work with law enforcement if charges are brought against the person(s) who committed the fraud.

If you do not choose to file a report with law enforcement, you may use this form as an Identify Theft Declaration to prove to each of the companies where the thief misused your information that you are not responsible for the fraud.

**Please Mail to:** TRS Recovery Services, Inc., Attn: Forgery Dept.

P.O. Box 674169

Marietta, GA 30006

Or FAX to: (402) 934-3721



July 31, 2022

TRS RECOVERY SERVICES, INC.  
1600 TERRELL MILL RD.  
MARIETTA, GA 30067

1-800-366-1048, 8am - 10pm Mon - Thur ET, 8am - 5pm ET Fri

To: BROWN STEVEN  
306 CROSS CREEK LN  
MINERAL WELLS, WV 26150

Reference: 44222084425059

TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Lyft Inc. We will use any information you give us to help collect that debt.

**Our information shows:**

You have or had an unpaid balance with Lyft Inc under your Account Number 5965

CURRENT CREDITOR: Lyft Inc

As of July 31, 2022 you owed: **\$185.00**

Between 07/10/22 and today, you were charged:

This amount in interest: **\$0.00**

This amount in fees: **\$0.00**

Between 07/10/22 and today, you paid or were credited toward the debt: **\$0.00**

Total amount of the debt now: **\$185.00**

**How can you dispute the debt?**

- Call or write to us by September 14, 2022 to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by September 14, 2022 we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at [www.trсреcoveryservices.com](http://www.trсреcoveryservices.com).

**What else can you do?**

- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by September 14, 2022, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [www.trсреcoveryservices.com](http://www.trсреcoveryservices.com).
- Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

**Notice:** See reverse side for important information

Return Mail Processing Center  
P.O. Box 674229  
Marietta, GA 30006  
ELECTRONIC SERVICE REQUESTED

4422208442505970001850080080000000009

MDG2022 00003349 00



BROWN STEVEN  
306 CROSS CREEK LN  
MINERAL WELLS, WV 26150

**How do you want to respond?**

Check all that apply:

- ☐ I want to dispute the debt because I think:
  - ☐ This is not my debt.
  - ☐ The amount is wrong
  - ☐ Other (please describe on reverse or attach additional information).
- ☐ I want you to send me the name & address of the original creditor.
- ☐ I enclose this amount \$\_\_\_\_\_.

Make your check payable to TRS Recovery Services. Include the Ref. Number 44222084425059 or visit [www.trсреcoveryservices.com](http://www.trсреcoveryservices.com) for payment options.

TRS Recovery Services, Inc  
Payment Processing Center  
PO BOX 60022  
City of Industry, CA 91716-0022

**Validation Notice**

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of such verification or judgment. If you request of this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

If you have a dispute or inquiry, please write or fax to:

TRS Recovery Services, Inc.  
P.O. Box 674169  
Marietta, GA 30006  
Fax: 402.916.8140

Or if you would like to complete the online inquiry or dispute form, please visit our website at [www.trсреcoveryserуices.com](http://www.trсреcoveryserуices.com). The form may be faxed or mailed to the number/address provided. Please include your reference number in all correspondence. The reference number can be found in the reference number field on your notice.

TRS Recovery Services, Inc. is required under certain state laws to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

**For West Virginia Residents:** TRS Recovery Services, Inc. will relinquish your paper check when the check and returned check fee have been paid in full. Please verify the address where the check is to be sent by writing to us at:

TRS Recovery Services, Inc.  
P.O. Box 674169  
Marietta, GA 30006  
Fax: 402.916.8140

Please include your reference number in all correspondence. The reference number can be found in the reference number field on your notice.

Please send GENERAL CORRESPONDENCE to the following address:

**TRS RECOVERY SERVICES, INC.**  
**PO BOX 674169**  
**Marietta, GA 30006**



USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

July 25, 2022

STEVEN ROBERT BROWN  
306 CROSS CREEK LN  
MINERAL WELLS, WV 26150

Reference: USAA ACH Dispute – Permanent Credit Issued

Dear STEVEN ROBERT BROWN,

We appreciate your patience while we researched your dispute below:

Dispute ID: 21777215

Dispute date: July 21, 2022

Account ending in: 5965

After a thorough investigation, we have resolved the dispute in your favor. We have issued a credit to your account in the amount of \$185.00 on July 25, 2022. No further action on your part is required.

If you have questions, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722. Our hours are Monday through Friday, 8 a.m. to 5 p.m. CT. Please have your USAA number available when you call.

We value your business and the opportunity to serve all your financial needs.

Merchant Name:	Transaction Date:	Transaction Amount:
LYFT MEMBERSHIP	07/11/2022	\$185.00

Thank you,

USAA Federal Savings Bank

**Important:** If you requested a stop payment during the dispute, then a permanent stop payment was placed according to your instructions. Please see the enclosed Stop Payment FAQs for further information.

*Some deposit accounts are issued by USAA Savings Bank and are serviced by USAA Federal Savings Bank.*



USAA0002177722001029435796



USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

July 25, 2022

STEVEN ROBERT BROWN  
306 CROSS CREEK LN  
MINERAL WELLS, WV 26150

Reference: Results of Your Transaction Dispute

Dear STEVEN ROBERT BROWN,

Thank you for your confidence in USAA. We completed our investigation of the transaction dispute below and found that the merchant issued credit to your account.

Dispute ID: 21777215  
Dispute date: July 21, 2022  
Account ending in: 5965

#### About Our Decision

We based our decision on the information we had available at the time of our review. This concludes our investigation of this matter, and no further action will be taken.

If you have questions, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

Merchant Name:	Transaction Date:	Transaction Amount:
LYFT MEMBERSHIP	07/14/2022	\$185.00

Thank you,

USAA Federal Savings Bank

**Important:** If you requested a stop payment during the dispute, then a permanent stop payment was placed according to your instructions. Please see the enclosed Stop Payment FAQs for further information.

*Some deposit accounts are issued by USAA Savings Bank and are serviced by USAA Federal Savings Bank.*



USAA0002177721501029435796

128335-1018



USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

August 01, 2022

STEVEN ROBERT BROWN  
306 CROSS CREEK LN  
MINERAL WELLS, WV 26150

Reference: USAA ACH Dispute – Permanent Credit Issued

Dear STEVEN ROBERT BROWN,

We appreciate your patience while we researched your dispute below:

Dispute ID: 21854237  
Dispute date: July 29, 2022  
Account ending in: 5965

After a thorough investigation, we have resolved the dispute in your favor. We have issued a credit to your account in the amount of \$185.00 on August 01, 2022. No further action on your part is required.

If you have questions, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722. Our hours are Monday through Friday, 8 a.m. to 5 p.m. CT. Please have your USAA number available when you call.

We value your business and the opportunity to serve all your financial needs.

Merchant Name:	Transaction Date:	Transaction Amount:
LYFT MEMBERSHIP	07/18/2022	\$185.00

Thank you,

USAA Federal Savings Bank

**Important:** If you requested a stop payment during the dispute, then a permanent stop payment was placed according to your instructions. Please see the enclosed Stop Payment FAQs for further information.

*Some deposit accounts are issued by USAA Savings Bank and are serviced by USAA Federal Savings Bank.*



USAA0002185423701029435796

128545-1018

**From:** Lyft Bikes & Scooters <support@lyft-bikes-scooters.zendesk.com>  
**To:** Steven Brown <steviedvd@msn.com>  
**Received:** July 17, 2022 7:48:31 PM EDT  
**[Lyft] Re:** Follow-up from Lyft

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##- Please type your reply above this line -##

Your request (190396567) has been updated. To add additional comments, reply to this email.



**Paula Alejandra (Lyft Bikes & Scooters)**

Jul 17, 2022, 6:48 PM CDT

Hello Steven,

This is Paula from Citi Bike support.

Thanks for reaching out! After a review of your account, we see less than 14 days have passed since the start of your current annual membership. We can confirm that we've canceled your membership and issued a full refund!

You should see this \$185.00 reflected in your account within 5-7 business days, depending on your financial institution.

In some minutes, you will receive a short email survey to let Lyft know-how was my assistance in our interaction. It will appear as "Your recent experience with Lyft" I'll be more than grateful if you can take a couple of minutes to fill it out.

To finish, I personally want to make sure you're taken care of, so please feel free to reach out with anything else, we'll always work the extra mile for you. Please stay safe out there!

Wishing you nothing but the best,

– Paula

Lyft Support Representative Need help?

[www.lyft.com/scooters](http://www.lyft.com/scooters)

[www.lyft.com/bikes](http://www.lyft.com/bikes)

This email is a service from Lyft Bikes & Scooters. Delivered by **Zendesk**

**From:** Lyft Bikes & Scooters <support@lyft-bikes-scooters.zendesk.com>  
**To:** Steven Brown <steviedvd@msn.com>  
**Received:** July 21, 2022 12:37:18 PM EDT  
**[Lyft] Re:** Follow-up from Lyft

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##- Please type your reply above this line -##

Your request (190396567) has been updated. To add additional comments, reply to this email.



**Steven Brown**

Jul 21, 2022, 11:37 AM CDT

**I was charged three times. I see I was refunded for one of those times, but never got the \$370 back from the other two. Please refund those too. Thanks**

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This email is a service from Lyft Bikes & Scooters. Delivered by **Zendesk**

**From:** Lyft Bikes & Scooters <support@lyft-bikes-scooters.zendesk.com>  
**To:** Steven Brown <steviedvd@msn.com>  
**Received:** July 21, 2022 1:46:42 PM EDT  
**[Lyft] Re:** Follow-up from Lyft

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##- Please type your reply above this line -##

Your request (190396567) has been updated. To add additional comments, reply to this email.



**Kathy (Lyft Bikes & Scooters)**

Jul 21, 2022, 12:46 PM CDT

Hi Steven,

Thank you for taking the time to bring this to our attention.

Steven, after checking all the information about the charges we are pleased to confirm the other times the system tried to process the amount, the payment was not carried out because of an error with the card ending in 5965.

If you still see the pending fee, we recommend getting in touch with your financial institution to update the information.

We want nothing but the best for our community members! If there is anything else we can do for you, don't hesitate to email us.

Regards,

Kathy

Lyft support representative

Need help

[lyft.com/scooter](https://lyft.com/scooter)

[lyft.com/bikes](https://lyft.com/bikes)

This email is a service from Lyft Bikes & Scooters. Delivered by **Zendesk**